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SOCIOECONOMIC DEVELOPMENT INITIATIVES AND WOMEN'S WELFARE IN RURAL BANGLADESH

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Socioeconomic Development Initiatives and Women's Welfare in Rural Bangladesh

THESIS FOR DOCTORAL DEGREE (Ph.D.)

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Dedication

This thesis is dedicated to my mother as well as other women in Bangladesh, who have challenged the traditional gender myth not only for their economic independence and dignity but for enhancing the welfare of family members.

ABSTRACT

Background: Socioeconomic development initiatives (SDIs) are not only regarded as vehicles for poverty eradication but as promotion of women's welfare in terms of their economic independence, empowerment, and safety from domestic violence (DV), particularly in male-dominated low-income countries. It is often assumed that women's participation in SDIs will increase their income and independence. However, previous studies have provided inconsistent findings. A few studies have indicated that SDIs may enhance women's income, autonomy, health, and safety from DV, while other studies have revealed that women's participation in SDIs may increase their workloads, conflict with husbands, and risk of being exposed to DV.

Aims: This thesis seeks to answer how SDIs may influence women's welfare in terms of their economic independence, workloads, and exposure to DV in rural Bangladesh. It focuses on how gender is reflected in the design and practice of SDIs; women's experiences with SDIs; and barriers to and possibilities for women's welfare regarding their partaking in SDIs.

Data and methods: The thesis is based on four papers incorporating a gender analysis of the contents and practices of two SDIs – a Deep Tube Well (DTW)-based water project (*I*) and a female-focused project called Rural Mother Center (RMC) (*II*); women's experiences with economic independence, workload and exposure to DV with DTW (*I*) and RMC (*IV*); and the barriers to and possibilities for women's welfare through RMC (*III-IV*). Data included RMC documents and interviews with 12 social workers for their professional services (*II*); 5 key informant interviews, household surveys ($n=196$), and interviews with 16 married water-stressed women for their experiences with water crises (*I*); and FGDs and interviews with 48 men for their views on women in SDIs (*III*), as well as interviews with 17 married women partaking in RMC (*IV*). Data analysis incorporated descriptive statistics (*I*), qualitative content analysis (*I-III*), and grounded theory method (*IV*).

Findings: The studies demonstrate that both DTW and RMC were constituted on an axis of patriarchal gender norms widely prevalent in rural Bangladesh. Results show that DTW supported men's irrigation water needs, while women's domestic water needs were unaddressed. Though RMC outwardly appeared as women empowering, it lacked adequate gender sensibility. RMC expanded women's responsibilities for poverty reduction by maintaining male privilege. Women also experienced further subordination to men in terms of their workload, economic dependency, and exposure to DV through both DTW and RMC. DTW increased women's water stress and challenged their possibilities of carrying out homemaking obligations, increasing the risk of wife abuse as a punishment for failure. In relation to RMC, women also experienced male loan control, male misuse of loans, overburden of workload without economic gain, economic dependency on husbands, loan repayment stress, marital conflicts over loan use/misuse, and exposure to DV. However, the studies also indicate that a few women were able to use the loans and trainings for earning an individual income, which enhanced their autonomy, dignity, and marital equality, as well as their safety from DV. The thesis further indicates that traditional gender norms reflected in male privilege (male breadwinnership) as well as female subordination (women's confinement to home), lack of gender sensibility in both the design and practice of SDIs, and

spousal inconsiderate and dominating behaviors not only constrained women from enhancing economic independence through SDIs but increased their workloads and their risk of DV. On the other hand, the findings also demonstrate that the self-confidence of these women, as well as their strong motivation to earn an income to improve family welfare, created a sense of dignity and desire to be independent. Spousal support of women's income-earning activities was shown to be important for benefitting women's welfare through participating in SDIs.

Conclusion: The findings are consistent with the propositions of the ecological framework, where women's welfare through SDIs can be understood from an integrated perspective connecting the individual, relationships, community and societal influences. Results from this thesis demonstrate that SDIs may enable women to transform their traditional gendered positions and become empowered even when prevailing patriarchal societal norms constrain them from fully participating in the SDIs. The results also indicate that when men were involved in the change of patriarchal norms to support women, benefits of the SDIs were indeed substantial. This thesis reveals important policy issues in the SDIs. In order to witness real benefits of SDIs for women's welfare, patriarchal gender norms must be addressed and tackled.

LIST OF SCIENTIFIC PAPERS

- I. Karim, K. M. R., Emmelin, M., Resurreccion, B. P., & Wamala, S. (2012). Water Development Projects and Marital Violence: Experiences from Rural Bangladesh. *Health Care for Women International*, 33(3), 200–216.
DOI: 10.1080/07399332.2011.603861
- II. Rabiul Karim, K. M., Emmelin, M., Lindberg, L., & Wamala, S. (2016). Gender and Women Development Initiatives in Bangladesh: A Study of Rural Mother Center. *Social Work in Public Health*, 31(5), 369–386.
DOI: 10.1080/19371918.2015.113751
- III. Karim, R., Lindberg, L., Wamala, S., & Emmelin, M. (2018). Men's Perceptions of Women's Participation in Development Initiatives in Rural Bangladesh. *American Journal of Men's Health*, 12(2), 398–410.
DOI: 10.1177/1557988317735394
- IV. Karim, R., Emmelin, M., Wamala, S., & Lindberg, L. (2018). Development Initiatives and Women's Experiences of Marital Quality in Rural Bangladesh. (*manuscript*)

These articles are referred to in the text by their roman numerals (I – IV).

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LIST OF ABBREVIATIONS

BMDA	Barind Multipurpose Development Authority
BMRC	Bangladesh Medical Research Council
DSS	Department of Social Services
DTW	Deep Tube Wells
FGD	Focus Group Discussion
GDI	Gender Development Index
GDP	Gross Domestic Product
GII	Gender Inequality Index
GO	Government Organization
NGO	Non-government Organization
RMC	Rural Mother Center
SDI	Socioeconomic Development Initiative
STW	Shallow Tube Wells
WHO	World Health Organization
WPI	Women's Participation in Development Initiative

GLOSSARY

Barind Multipurpose Development Authority

Barind Multipurpose Development Authority (BMDA) is an autonomous and integrated development organization of the government of Bangladesh, specially designed for enhancing the socioeconomic activities of Barind Tract in northwest rural Bangladesh. BMDA's main development priorities are: "augmentation of surface water resources and its use; increasing irrigation facilities by using underground water through installation of Deep Tube Wells; formulating and implementing command area development project creating water distribution system for irrigation, and development of irrigation; ensuring electrification of irrigation equipment and agro-based industries in the area; re-excavation of ponds/khals (ditches) for pisciculture development and irrigation; afforestation to achieve environmental and ecological balance; and improving road communication by construction/re-construction of feeder roads", etc. (BMDA Homepage, 10 April 2018; URL: <http://www.bmda.gov.bd/>).

Deep Tube Wells

Deep Tube Wells (DTW) is a large-scale project of BMDA for uplifting groundwater from deep aquifer (minimum 230 meters below the surface) using heavy motorized pumps. DTWs are generally installed near irrigated agricultural fields and are exclusively used for irrigation purposes. A DTW can draw 10 cusec water per second and irrigate nearly 60 acres of land. DTW water is the most reliable source of underground water. It is supposed to be available year-round.

Department of Social Services

Department of Social Services (DSS) is a leading organization of the People's Republic of Bangladesh under the Ministry of Social Welfare. DSS focuses on social protection and social safety nets for poor and vulnerable populations such as the elderly, persons with disabilities, orphans, children at risk, and destitute, poor, and helpless persons in the country. DSS services include poverty reduction, community development, socioeconomic development, human resource development, family and child welfare, health education, sanitation, nutrition, and so on (DSS Homepage, 10 April 2018; URL: <http://www.dss.gov.bd/>).

Rural Mother Center

Rural Mother Centre (RMC) is a poverty alleviation program in the DSS specially designed for rural women. It integrates rural women into family planning and socioeconomic development activities. Supported by World Bank (WB) and Canadian International Development Agency (CIDA), RMC is implemented in 318 out of 492 *upazilas* (sub-districts) in Bangladesh (DSS Homepage, 10 April 2018; URL: <http://www.dss.gov.bd/>).

1 PREAMBLE

I grew up in a community where male violence against women was very common. Listening to males shouting and women crying was part of my childhood. Like most children in rural Bangladesh, I witnessed many episodes of family violence. I moved out of my parents' home in this community when I was 16 years old. I was admitted to the university as an undergraduate student and started living in an urban community in Rajshahi, one of the divisional headquarters in Bangladesh. Unfortunately, I experienced stories similar to those I had encountered in my childhood in this urban community. I used to wake up at midnight to the sounds of an unknown woman's crying. Soon I discovered that her husband used to beat her late at night when he came back home drunk after his shift as a bus driver. I also came to know that the drunken husband abused his wife only when he found her asleep (she was probably expected to be awake until the husband returned home). These stories shocked me, but I could do nothing, as DV was socially considered a private family matter where outsiders did not have any say. Being normalized socially, I also remained silent. Life was traveling its natural course. I joined a public university in Bangladesh as junior faculty and moved to another city, where I started living in a new community where university professors used to live. I was shocked again to encounter similar stories at a university professor's home in the neighborhood. We all observed the professor come out of his home and throw food into an open drain. It was psychological punishment of his young wife (at that time she was a student), and we came to discover that this incident occurred because the girl failed to cook rice properly. I again remained silent, but was very surprised that this could happen even in highly educated families. The next year, when I was attending my friend's wedding ceremony in the countryside of Rajshahi, I experienced the most shocking incident in my life. This was a water-stressed area. When I reached the village, I saw many women and girls walking far across agricultural fields. All of them had water jars with them, indicating they were collecting domestic water from far deep tube wells (DTWs). This was the first time I heard about DTWs and how they contributed to boosting agricultural production while also increasing women's domestic water crises. When we reached the bride's home, I was stunned to hear of another incident of DV. It was then a highly talked about issue at the wedding ceremony. A husband in the neighborhood had abused his wife because she failed to offer some water to him. The husband came back home from the agricultural fields and wanted to clean himself with water, but the women did not go to collect water from the DTWs on that day, as she was also preparing to attend the wedding ceremony. Some people attending the wedding blamed the husband for his unkind behaviors. Many also blamed the wife for not collecting water from the DTWs on time. I was really surprised about how a water crisis could exacerbate DV. Unfortunately, I again had to remain silent. But I also realized that we should not be silent so long, being a social work student and teacher. I started reading about DV, particularly in the Bangladesh context. I went through some literature and was surprised that the studies indicated that socioeconomic development could even increase women's risk of being abused. During this time, I made a promise to study this further. I was

motivated to understand causes of DV against women and how women, men and socioeconomic development initiatives could work together in order to prevent abuse. My current thesis is a part of my personal motivation to work in favor of equality, justice and harmonious social relationships.

2 INTRODUCTION

Socioeconomic development initiatives (SDIs) are not only regarded as vehicles for poverty eradication but for the promotion of the welfare of women in terms of their economic independence, empowerment, and safety from domestic abuse, particularly in male-dominated low-income countries [1-5]. The SDIs implemented in rural Bangladesh have also largely emphasized poverty reduction and empowerment of underprivileged population, many of whom are women. Women's welfare is central in many of the SDIs. The SDIs include modern farming, microcredit supports, awareness building and skill training for self-employment creation, and often target women to prepare them as 'key agents of development'. This is in part because women in Bangladesh are generally considered to be dependent or non-productive members of households [6]. It is often argued that without incorporating women (half of the population) into all development, the targets of national growth would never be realized [7].

However, women's participation in development initiatives (WPIs) is to a large extent contradictory with the traditional gender norms widely prevalent in rural Bangladesh. Rural Bangladeshi society still believes that men have the primary financial responsibility for their families and that the primary responsibility of women is to care for their families through their homemaking roles [8]. Therefore women-focused SDIs may challenge the traditional gender norms in the society. SDIs have had many constructive effects, such as women's increased participation in economic activities, which has improved their socioeconomic status as well as their health-seeking behaviors [1, 2, 5, 9]. Women's individual income earnings have frequently been equated to the empowerment of women in many development interventions. However, the increasing focus on women's participation in the formal labor market without considering the societal gender context may contribute to incompatible gender relations in families as well as in society [10]. That women are partaking in financial responsibility may lead to men losing their traditional family position (breadwinnership) as well as their authority (guardianship). WPIs may confuse men upholding traditional gender ideologies, leading to tension within the patriarchal family relations. Instability within the patriarchal family is also likely to increase the risk of domestic violence (DV) against women [11]. Although, in the long term, WPIs may increase women's human rights, health, and overall quality of life [3], they may also lead to unequal work burdens for women (when domestic work is not taken on by men), conflicts between spouses, and male frustration resulting in DV against women [11]. With regard to WPIs in rural Bangladesh, as well as in other low-income countries, previous studies have resulted in very inconsistent findings. A body of studies indicates that SDIs may increase women's socioeconomic status, health, and marital safety [12-14]. Conversely, other studies state that participation in SDIs may create tension within the patriarchal family unit, resulting in an escalation of women's sufferings, e.g., their exposure to male DV [10, 15]. There is a debate on the gender dynamics of development that questions whether traditional development approaches are largely gender-blind [16, 17]. Feminist scholars have argued that gender-blind development initiatives may have intrinsic unavoidable effects for

maintaining the privilege of men as well as subordinating women [18]. A failure to recognize women's gender needs as well as the gendered social context of the society could mean that SDIs and WPIs may further worsen the position of women [18, 19].

Unfortunately, development efforts that are supposed to promote human well-being may also be constrained by the prevailing gender norms of a society that in turn may reinforce or maintain women's subordination in a systematic way [19]. This phenomenon is also observed in countries like Sweden, where gender equity is considered to be very high by international standards [20].

In general, there is paucity of studies explaining the consequences of socioeconomic development initiatives on women's welfare in rural Bangladesh. Lack of data is detrimental to the success and sustainability of SDIs, where a large amount of domestic and foreign funds are invested. Although a course toward women empowerment in a patriarchal social context may inevitably encompass 'conflicts and fights' between the genders, appropriate public health policy and planned socioeconomic interventions are imperative to promote women's economic independence, health and well-being – with reduced/minimized risks. This study focuses on understanding how WPIs as well as SDIs may influence women's welfare in terms of their autonomy, workload/stress, and exposure to DV in rural Bangladesh.

3 BACKGROUND

3.1 Gender inequality and development initiatives in rural Bangladesh

Bangladesh is a lower-middle-income country situated in South Asia. Around 26% of the people of the country live under the poverty line – earning less than two American dollars a day [21]. Most of the Bangladeshi people (almost 70%) live in rural areas where poverty is extremely severe, especially among women – who are constrained from opportunities in education, career, property, and freedom. Therefore, women have become the primary target population of community-based socioeconomic development initiatives in rural Bangladesh [3, 4, 14]. Indeed, gender inequality is widespread in rural Bangladesh. Bangladesh is currently ranked 139th (out of 188 countries) in the Gender Development Index (GDI) and the Gender Inequality Index (GII), respectively [22]. Women in rural Bangladesh generally lack access to higher education, employment, and economic resources. According to traditional gender norms in rural Bangladesh, husbands are supposed to be the breadwinners of the family, while the wife's responsibility is to take care of her husband and children through homemaking chores. Yet, it is presumed that only men should have access to higher education, employment, and economic resources. Men are also considered the guardians of the household. Therefore, men not only have control over the socioeconomic resources, they are also used to controlling their wives' life choices. Some members of society believe that women should be confined to the typical household chores. Therefore, gender inequality in rural Bangladesh is well-reflected in women's lack of equitable access to economic resources, lack of freedom to utilize employment opportunities, lack of social mobility in extra-household domains, male control over women's life and sexuality, and their high exposure to DV [23-25]. Against this backdrop, SDIs are extensively targeting rural women to incorporate them into all mainstream productive domains – expecting that this will empower the women as well as bring gender equality into the society.

Women's involvement in SDIs is not only expected to be an element of poverty eradication but a means of advancing women in ways that increase their competencies, skills, social positions, decision-making power, health, and wellbeing [1]. Incorporating women into all types of socioeconomic activities has indeed become a fashionable strategy in many development initiatives in rural Bangladesh. Several organizations, both governmental (GOs) and non-governmental (NGOs) agencies, are engaged in socioeconomic development in rural Bangladesh. The main focus of SDIs in rural Bangladesh is poverty reduction, and the emphasis is on agricultural development (modernization of agricultural production, integrated farming, multi-cropping, irrigation, farmers' cooperatives, etc.); social development (non-formal education, skill training, off-farm employment creations through micro-credits and loans, family welfare, child and women welfare, youth welfare, etc.) and health promotion (primary health care, family planning, immunization, safe water supply and sanitation etc.). However, from microcredit-based poverty reduction strategies to community-based water management projects, women have become the foremost stated

target group of all the SDIs. Almost all GOs or NGOs working in rural Bangladesh have some gender development components. Development interventions primarily target women to bring them into 'productive domains' with respect to enhancing their status, autonomy, and security within the society, while discrimination against women and girls – in the form of economic deprivation, social restrictions, domestic violence, and violation of sexual rights – still remain the most pervasive and persistent forms of inequality in rural Bangladesh [26-28]. Many SDIs promote women having an independent income. since this is seen as a crucial prerequisite to the empowerment of women [4, 29].

3.2 Gender norms and development initiatives in rural Bangladesh

Social norms play important roles in the operation of society. Norms regulate the society through providing ideals and values. Social institutions and associations are inter-connected with each other according to these norms. People also perform their behaviors in line with the customary norms of a society. Social norms are treated as the mechanisms for regulating human behaviors in a situation that involves coordination of two or more persons or groups [30]. The gendered social norms of a particular society are reflected in its gender-differentiated roles, rules, and rights. Society specifies women's and men's different tasks, obligations, rights, and status through these norms. The gender order of a society (e.g., patriarchy) is also primarily instituted and sustained over time based on these gender norms.

Gender-related traditional norms in rural Bangladesh typically conform to the Islamic religious rules predominant in Bangladesh. Traditional norms such as Purdah – veiled isolation of women – constrain women from participating in income-earning activities outside the home. Purdah is a methodical way of restricting as well as subordinating women [8, 26]. As Purdah norm does not permit women to move freely outside the home boundary, it is widely presumed that a man/husband's main obligation is to serve the family through breadwinning, while a wife's main duty is to nurture the husband and family members. Thus, gender inequality in rural Bangladesh is socially endorsed and stabilized based on this patriarchal normative system where women (and children) are regarded as 'dependent members' of family. These are gendered norms that may prevent women from having access to extra-household income/employment opportunities and control over economic resources.

In a male-dominated society like Bangladesh where gender inequality is quite high, SDIs may offer women an individual income, which may increase their socioeconomic status. However, women's participation in SDIs may not automatically ensure their empowerment and welfare. The connection between WPIs and their welfare may be influenced by multiple societal, community, relationship, and individual factors [31]. Previous studies have indicated that women's participation in SDIs is largely controlled by their husbands [32, 33]. Men used to control the loans given to their wives [33]. This may also be related to the traditional gender norms dominant in rural Bangladesh that suppose men should take economic responsibility of the family [33]. However, this can also be influenced by the

ways the SDIs are shaped and practiced. Development initiatives that are supposed to promote gender equity as well as to enhance women empowerment can also be established on an axis of pre-existing gendered norms of a society, which may further reinforce and maintain gender inequality in a systematic way [33]. If a development intervention fails to take into account these preset mechanisms/root causes behind gender inequality in a society (e.g., socially constructed gendered norms, rules, and rights) properly, women's simple involvement in SDIs or other development interventions may push women back into even greater crisis. Therefore, besides understanding the implications of SDIs for women's welfare in rural Bangladesh, it is also imperative to examine the designs and practices of these SDIs from a gender perspective.

3.3 A gender perspective in development initiatives

There has been considerable discussion about the gendered dynamics of development [34-36]. Though the ultimate aim of any development initiatives should be human well-being consisting of people's survival, security and autonomy [18], feminist scholars have argued that traditional development interventions are largely a gender-blind endeavor that may have the unavoidable effects of enhancing male privilege and of subordinating women [34-37]. A gender perspective in development initiatives may focus on these – how gender is taken into account in the development policy and practice. According to Kabeer [18], an appropriate gender perspective on development should accommodate the analysis of gender norms and relations in order to inquire into how traditional gender inequalities are created and reproduced, or possibly transformed, by the development interventions. Rather than ensuring human well-being through promoting gender equality, there is evidence that development interventions further reinforce traditional gender inequalities in a systematic way [33, 38].

Kabeer [18] classifies development initiatives into two categories: “gender-blind” and “gender-aware”. A gender-blind development does not distinguish between men and women in term of their needs and interests; it often incorporates existing gender biases of a society, and thus women tend to be excluded from development processes [18]. On the other hand, a gender-aware development initiative may recognize gender-specific needs and priorities while also maintaining three different types of policy: (a) gender-neutral policy – this targets both women and men in order to realize development goals, but it does not change the gendered status quo; rather, it maintains the existing unequal distribution of resources, powers, and responsibilities; (b) gender-specific policy – this targets a particular gender (e.g., women) in order to achieve certain development goals, but it also expects to meet the targeted needs of one gender within the prevailing distribution of resources, power, and responsibilities; and (c) gender-transformative policy – this targets men, women, or both, and identifies the importance of specific gender needs, interests, and constraints of each or both categories, and seeks to transfigure the traditional gendered relations towards a more equitable direction through reallocation of resources, powers, and obligations [18]. Gender-neutral policy is efficiency-oriented as it gives more emphasis on

project success (e.g., increasing GDP); gender-specific policy is more welfare-oriented since it prioritizes people's needs (e.g., water supply for supporting women's typical homemaking chores); and gender transformative policy is 'equality-focused' as it focuses on empowerment and challenges the existing status quo.

3. 4 Rationale of the current thesis

There is a lack of studies explaining how SDIs may influence women's welfare. Previous studies have rarely analyzed the issue from an integrative perspective focusing on how multiple factors like societal normative systems, gender sensibility in community-based SDIs, familial- and relationship-level supports, and individual awareness and motivation may influence women's welfare through participating in SDIs. Besides patriarchal societal gendered norms, it can also be assumed that a gender-blind or even gender-neutral development initiative may further reinforce women's patriarchal subordination in a systematic way. Evidences also suggest that, over the past decade, the development efforts of GOs and NGOs in rural Bangladesh have produced contradictions and debates concerning gender equality, women's autonomy/empowerment, and exposure to DV [32, 39]. Though the promotion of women welfare as well as gender equality are placed in the center of many SDIs in rural Bangladesh [4, 10, 40-42], the impacts of these SDIs and WPIs on women are quite ambiguous and inconsistent, as reported in previous studies. Some scholars have argued the SDIs are imperative for the welfare of women, since they may promote women's employment, socioeconomic status, and health [4, 14]; whereas others have emphasized that SDIs and WPIs may create a tension within the patriarchal family authority unit that may further deteriorate women's quality of life, e.g., vulnerability to spousal abusive behaviors [10, 43].

Apart from the expansion of women-focused SDIs and their approval among policy-makers, there is a lack of trustworthy data about the implications of SDIs for women welfare. Lack and inconsistency in data across studies regarding women's participation in SDIs and their income, autonomy, workload, and exposure to domestic violence was also apparent. In general, there is also a shortage of studies clarifying how gender is reflected in the design and practice of SDIs implemented in rural Bangladesh, though a gender perspective in the development initiatives may provide a better understanding how the gender sensitivity of SDIs can influence women's welfare in a systematic way. There is also insufficient evidence that illustrates the barriers and possibilities of women welfare through SDIs in rural Bangladesh. Lack of data is also disadvantageous to the success and sustainability of SDIs, where a huge amount of domestic and foreign fund is endowed. Although any progression to gender equity may unavoidably produce 'conflicts and fights' between the sexes, gender-sensible public health policy and development initiatives are crucial to minimizing the related risks. In the context of patriarchal social order in rural Bangladesh, it is therefore necessary to understand the gender characteristics of SDIs and how these may influence women's welfare (in terms of economic independence, sharing

domestic workload with spouse, and safety from spousal DV acts) in relation to their self-awareness/motivation and spousal/relationship influence.

4 AIMS AND RESEARCH QUESTIONS

4.1 Aim

The overall aim of this thesis is to examine how socioeconomic development initiatives may influence women's welfare in terms of their economic independence and autonomy, workload burden, and exposure to domestic violence in rural Bangladesh.

4.2 Research questions

- a) How is gender reflected in the design and practice of development initiatives?
- b) What are women's experiences with development initiatives in terms of their economic independence, workload burden, and exposure to domestic violence?
- c) What are the barriers to and possibilities for promoting women's welfare through socioeconomic development initiatives in rural Bangladesh?

4.3 Research questions and corresponding papers

Figure 1 gives an overview of the relation between the research domains, the research questions, and the corresponding papers included in the thesis.

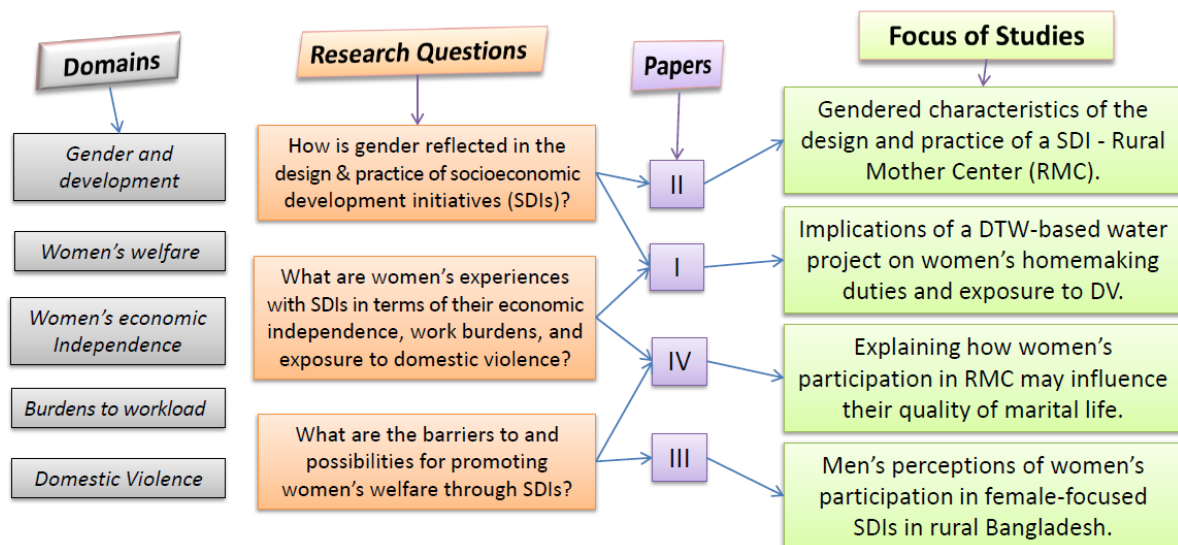


Figure 1: Constituent papers of the thesis fitting with the research questions

5 CONCEPTUAL FRAMEWORK

5.1 Theoretical perspectives

The thesis broadly adopts the ecological framework to understand women's welfare in terms of their autonomy, workload, and exposure to domestic violence [31]. The ecological model illustrates how women's welfare needs to be seen from multiple perspectives and helps to perceive women's welfare in relation to the interaction between individuals, relationships, community, and societal factors (see Figure 2) [31]. The thesis also takes into account two feminist theories about patriarchy [44] and intersectionality [45] to provide further explanations of the issues. According to patriarchy theory [44], women's subordination, as well as DV, is described as one of the essential features of patriarchy where men abuse their wives to maintain their domination. Therefore, as a socio-cultural theory, the concept of patriarchy will enable us to elucidate how social order like male privilege may influence women's welfare through SDIs. On the other hand, the intersectional lens [45] will allow us to see how women's individual characteristics, such as age, parenthood, income, poverty, deprivation, education, awareness, motivation, etc., may shape their experiences with autonomy, workload, and domestic violence in relation to their participation in SDIs. This thesis also examines how SDIs may challenge or even reproduce the traditional gender norms in rural Bangladesh, by negatively influencing the aforementioned experiences of women. It is plausible that the SDIs aiming to improve women's welfare in isolation from contextual aspects of gender inequalities (e.g., typical gender roles, rights, and responsibilities) may reinforce women's traditional subordinated positions within the family unit, increase their overall domestic workload, and escalate their vulnerability to DV.

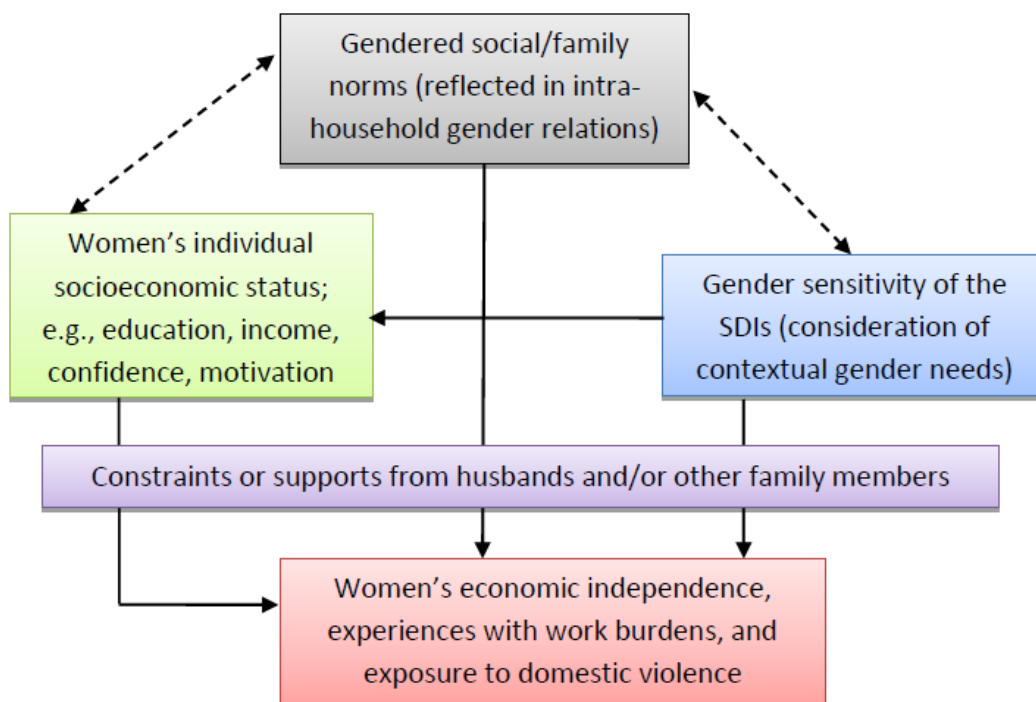


Figure 2: Conceptual framework

5.2 Concepts and definitions

In this thesis, women's welfare is conceptualized as a general concept that encompasses the notions of women's economic independence (autonomy), work-life balance, and safety from domestic violence. The term 'welfare' generally refers to a standard state of living described by comfort, health, and happiness. Indeed, the term 'welfare' is quite broad, and scholars use it differently in different domains. The term 'women's welfare' may sometimes refer to the process of supporting women with income-earning activities, training, and healthcare facilities, so that they can enjoy a life with dignity, health, and happiness [46]. From this point of view, women's welfare is the particular branch of social welfare services designed to help/enable women so that they may play their appropriate role in the family as well as in society [46]. On the other hand, women's welfare may also refer to the measurable outcomes of such processes/services – the women welfare initiative. From this point of view, women's welfare may be defined as the state of women's well-being, embracing their income, empowerment, health, and living conditions [47] to make this assessment. In a patriarchal society, women's welfare may also refer to the women's ability to confront male domination at home and society. In this thesis, women's welfare is conceptualized by focusing on the state of women's income and economic independence, experiences with workload burdens, and exposure to DV [47].

Women's economic independence

Women's economic independence has been considered the core of gender equality across the globe [48, 49]. Though women's income-earning is often equated to their economic independence, it is all about the expansion of the capability of women to make independent decisions about their lives through full and equitable partaking in all spheres of life [48]. The promotion of women's economic independence is one of the central agendas of the Beijing Declaration and Platform for Action adopted at the Fourth World Conference on Women [49]. According to the Beijing conference, women's economic independence may not only include their employment but also whether their access is equal to men with respect to all productive resources, opportunities, and public services, so that women become the vital agents of all development initiatives [49]. In this thesis, women's economic independence is considered to be their individual income-earning, control over loans and income, and their ability to use their income independently.

Women's workload burdens

Women's work burdens may be conceptualized as their 'role overload' related to both income-earning activities and caregiving responsibilities [50]. Scholars have identified that women's work burdens often reflect their stress in balancing work (productive/financial role) and caregiving duties (reproductive role) [50]. In this thesis, women's work burdens are conceptualized as their 'role overload', which includes the stress of time management related to domestic chores such as cooking meals on time and lack of time/opportunity for resting.

Women's exposure to domestic violence

The term 'domestic violence' is often defined as the violence and abuse women suffer from husbands or partners involving physical, sexual and/or emotional assaults [51]. Feminist scholars identify DV as the coercive act that enables the perpetrator (husband) to control the victim (wife) [52]. In this thesis, DV is defined as any kind of act by a current or former husband that may result in physical, sexual, or psychological harm or suffering to wife [51].

6 DATA AND METHODS

6.1 Study design

To answer the three research questions, the current thesis is built around four papers (see Table 1). The papers incorporated into this thesis followed qualitative methodological approaches in exploring the gender characteristics of SDIs (I & II), women's experiences with economic independence, work burdens, and exposure to DV in relation to SDIs (I & IV), and the barriers to and possibilities for women's welfare through SDIs in rural Bangladesh (III & IV). Using qualitative content analysis, the first research question is answered based on two development initiatives: a women's welfare initiative called 'Rural Mother Center' (RMC) [II] and a groundwater irrigation project named 'Deep Tube Well' (DTW) [I]. The second research question follows a constructivist grounded theory approach in exploring women's experiences with RMC (IV), as well as a mixed method approach for exploring their experiences with DTW (I). Finally, the last research question also adopts qualitative methodologies for exploring the barriers to and possibilities for promoting women's welfare in relation to SDIs in rural Bangladesh (IV & III).

Table 1: Overview of the study design of the papers included in the thesis

Papers	Research focus	Data and sources	Methods/analysis
I	Implications of DTW project on women's homemaking duties and exposure to DV	<p><i>Key informants (n=5):</i> water resources and nature of water crisis in the study site</p> <p><i>Household survey (n=196):</i> gender division of labor and time spent on water-related jobs and women's difficulties due to water crisis</p> <p><i>Water-stressed women (n=15):</i> women's burdens of workload and exposure to DV</p>	<p><i>Survey data:</i> descriptive statistics</p> <p><i>Interviews with key-informants, women:</i> qualitative content analysis</p>
II	Gendered characters of the design and practice of a SDI (RMC)	<p>Project implementation manuals/documents;</p> <p>Project staffs (social workers) (n=16): job experiences, views on women, SDIs, WPIs</p>	<i>Policy texts, and interviews of staff:</i> qualitative content analysis
III	Men's perceptions of women's participation in SDIs in Bangladesh	<i>Rural men (4 FGDs included 43 men) and individual interviews with 5 men (n=48):</i> views on women's participation in SDIs, loan, income generation, domestic workload	<i>Interview texts:</i> qualitative content analysis
IV	Explaining how SDIs may influence women's quality of marital life	<i>Married SDI participant women (n=17) =</i> experiences with SDIs and barriers to and possibilities for women's marital quality	<i>Interview texts:</i> constructivist grounded theory

Paper I adopted a mixed method approach – both qualitative and quantitative. Key informants were qualitatively interviewed for understanding the context of water crisis in the study area; household surveys were conducted for examining women’s work burdens (time use) related to water crises; and qualitative interviews were regarded appropriate for exploring women’s SDI experiences. The study design was based on a social constructionist stance for understanding women’s subjective experiences in water crisis, workload, and family relations. The studies were performed sequentially starting with the quantitative household surveys and followed by qualitative interviews with the integration of findings mainly in the discussion [53]. The two household surveys provided a clear picture on how women’s water collection time varied from wet season to dry season, as well as to what extent water-stressed women faced difficulties in managing household chores in relation to the water crisis. Therefore, the use of a quantitative household survey supplemented the qualitative approach for answering the research question of how women experienced domestic water shortages, domestic workloads, and exposure to DV.

Following a social constructionist perspective, **Paper II** employed a qualitative methodological approach. From a gender perspective, it conducted a qualitative content analysis of both RMC implementation manuals and in-depth interviews with social workers (RMC field staffs) for examining how gender is reflected in the design and practice of SDIs.

Paper III discusses the broader societal contexts of the villages that were studied. It also adopted a qualitative approach for understanding men’s perceptions of women’s participation in SDIs.

Qualitative content analysis was thus used to examine the policy documents of RMC (II), interviews with water-stressed women who had to spend extra-time daily for domestic water collection (I), and interviews with rural men (III). Qualitative content analysis was expected to provide a systematic way of understanding and interpreting the manifest meanings of interviews texts, documents, and graphics [54]. By condensing the original interview texts of the women experiencing water shortage (I), the text descriptions of policies and implementation strategies of RMC (II), and interviews with rural men regarding their views on WPI (III), qualitative content analysis provided the interpretations of data on a higher logical level as the process generated codes, categories, and themes – which were considered to be the expression of the latent content of these data [54].

For understanding the latent meanings of the text through the identification of their manifest meanings, qualitative content analysis was considered appropriate since it focuses on the inherent characteristics of language people used when interacting with others or expressing lived experiences with attention to the theme or meanings of the text in context [54, 55]. Since the aim of qualitative content analysis is to develop knowledge and understanding of the studied phenomenon [55], it was suitable for understanding the latent meanings of RMC implementation manuals and documents (II), interviews with social workers on their professional experiences (II), interviews with water-stressed women focusing on their lived experiences with domestic water crisis, workload, and exposure to DV (I), and focus group

interviews with rural men focusing on their perceptions of women's participation in SDIs (II) from a gender perspective [55].

Paper IV discussed the experiences that women had in their participation in SDIs, as well as the barriers to and possibilities for women's welfare in relation SDIs. This paper was based on a constructivist grounded theory approach, which is considered more appropriate for understanding and modeling the personal experiences of women's participation in SDIs. Following a constructivist grounded theory approach facilitated studying multiple influences linking individual, community, and societal contexts regarding women's experiences with welfare through their participation in SDIs [56]. It helped to theorize the subjective experiences of women from the inside in order to understand women's meanings and actions [56]. Constructivist grounded theory was also thought to be important for understanding the barriers to and possibilities for women's welfare through SDIs since it adopted a reflexive stance for maintaining relationships with research participants, situated the study findings within existing social conditions, and took into account study participants' meanings and actions [56]. Constructivist grounded theory is a version of traditional grounded theory, where theoretical understanding of studied phenomenon is developed in partnership with study participants, which enables the researcher to reconstruct knowledge subjectively grounded in the data [56].

Generally, all the studies followed a social constructive perspective, which denotes that the reality is socially and subjectively constructed, and that any human activity may generate a different version of reality [57]. In order to construct knowledge about social realities, the constructivist perspective emphasized joint efforts between study participants and researchers [57]. Therefore, this thesis considered the social constructive perspective applicable for examining how women and men with different social identities created their subjective contextual meanings for women's participation in SDIs in rural Bangladesh [58].

6.2 Study sites

All the studies were conducted in selected villages in northwest rural Bangladesh. The main focus of SDIs in rural Bangladesh is poverty reduction. They emphasize both agricultural development (farmers' cooperatives, irrigation, modern farming etc.) and social development (income generation through off-farm employment creation, women's income and empowerment, family welfare and primary health care, water and sanitation, etc.). In this thesis, two projects – an irrigation water project (Deep Tube Wells – DTWs) and a women-focused development project (Rural Mother Centre – RMC) – were studied for exploring their implications on women. Both the projects are implemented by public agencies and have very wide coverage in northwest rural Bangladesh. The study villages were selected purposively regarding the presence of DTWs and RMCs, respectively. Underground water was the reliable sources of water for both domestic and irrigation uses in a study area where Barind Multipurpose Development Authority (BMDA), a water development organization, was providing irrigation support services by establishing DTWs (Paper I). Irrigation was the highly prioritized water sector in this study village that also increased its agricultural

productivity. This village was selected to represent the implications of DTWs for women's welfare in northwest rural Bangladesh. Other study sites (Paper II-IV) were under the coverage of the RMC project. Department of Social Services (DSS) has been incorporating women into socioeconomic development by establishing RMCs in these villages since 1987. RMCs organize married women in order to provide them with vocational-training and micro-credit services for income and health education for family planning, nutrition, and sanitation. Besides RMC documents, two sub-district level DSS set-ups consisting of the social workers who were implementing RMCs in these study villages were the study sites for Paper II, and six typical villages were included in this research for Papers III and IV. The villages were selected to represent northwest rural Bangladesh in terms of people's occupations, socioeconomic conditions, and cultural practices. Like most villages in Bangladesh, all the study areas could be characterized as agrarian villages, as people's main source of livelihoods was farming. The study villages were also predominantly patriarchal.

6.3 Study participants and sampling

The study participants were village key-informants (I), households (I), development staffs, and professional social workers (I & II), married women (I & IV), and rural men (III).

Paper I: This paper included data from three male and two female key informants, 196 households, and 16 married women. Key informants were purposively selected to represent the local people, village leaders, and development staffs. They were identified after a discussion with the local BMBA staff for having overall information about the available water resources, the nature of the water crisis, and how the water development project was implemented in the study area. The household survey adopted a simple random sampling procedure with 196 (out of 383) households being selected in order to estimate the extent to which households faced a water crisis as well as to describe the level of women's self-reported difficulties of performing their household obligations due to the water crisis in the area. After analyzing the household data, 16 married women were selected according to extreme-case sampling in order to represent women who faced extreme difficulties to manage household chores.

Paper II: Paper II incorporated text data from printed documents and interviews with social workers. For understanding the design of the SDI, RMC implementation manuals, national social welfare policies, and DSS website texts were compiled. Four female and eight male social workers were also purposively selected based on being involved in implementing RMCs in the study villages. All the social workers working under two sub-district level DSS set-ups were interviewed in order to represent how the SDI was practiced.

Paper III: Paper III included data from 48 purposively selected married and unmarried men (20-76 years) in order to represent rural men regarding their views and reactions toward women's participation in SDIs. These men were purposively selected with the help of leaders, teachers and university students in the villages. The men were mainly selected for FGDs, but some were interviewed individually if they were not able to attend the FGDs.

Paper IV: This paper focused on the lived experiences of 17 married women who maintained minimum one-year membership with RMCs. These women were purposively selected in three phases from three villages in order to represent the women participating in the SDIs. The first few women fulfilling inclusion criteria were conveniently selected with the help of local social workers. After that, the study adopted an emergent sampling design where the next women were selected by focusing on the necessity of information as demanded by the preliminary analysis of data. These women were selected for filling out as well as stabilizing the initial codes, focused codes and emerging categories of the data [58].

6.4 Data collection and analysis

The thesis incorporated data/findings from four papers. The fieldwork of the studies concerning the constituent papers was conducted in various periods between 2004 and 2016. Data collection included interviews with key informants (I), two household surveys (I), printed material and web-based document compilation (II), interviews with social workers (II), in-depth interviews with married women (I & IV), and focus group discussions (FGDs) with rural men (paper III). Data analysis followed qualitative content analysis (I, II, & III) [54], constructivist grounded theory method (IV) [58], and descriptive statistics (I) [59].

Paper I: As this paper focused on women's experiences with their work burdens and DV in relation to the dry-season water crisis in the area, data collection was accomplished in different phases. In the first phase, key informant interviews were conducted to learn about the seasonal water crisis in the area. A household survey was also conducted during this phase that focused on gender division of labor in intra-household productive and reproductive work, and gendered time use on water-related activities. In the second phase, another household survey was conducted to learn about the extra time that women spent collecting water as well as self-reported difficulties related to homemaking chores during the dry season. Finally, married women with increased time spending on water fetching were interviewed in-depth, focusing on their experiences with water crisis, difficulties carrying out homemaking chores, and exposure to DV. The current author conducted both key informant interviews and household surveys, while a female school teacher conducted interviews with the women.

Descriptive statistics involving frequencies, percentages, cross tabulations, and comparisons of mean values were conducted to explore gender division of labor in intra-household activities, women's time spent in water-related work, and difficulties carrying out homemaking chores in the dry season. A description of water resources in the village was provided. The interview texts of women were examined using qualitative content analysis.

Paper II: To understand how gender is reflected in the design of RMC, policy documents such as the National Social Welfare Policy of Bangladesh (2005) and the RMC Project Implementation Manuals were compiled. RMC field staff members (social workers) were individually interviewed, with a focus on their attitudes/perceptions of women's participation in SDIs and how they carried out the RMC, what they thought about gender and women's

economic independence, and how they helped women/men suffering from family conflicts and DV in relation to SDIs. Face-to-face individual interviews with the social workers were conducted, which made the process more interactive and comfortable for gathering necessary and comprehensive data [60]. Both the policy documents and interview texts were examined using qualitative content analysis to frame an image of the design and practice of RMC from a gender perspective [54].

Paper III: This paper focused on rural men helping to understand the broader societal level influences on women's welfare through SDIs. It was based on four FGDs with 43 married and unmarried men as well as individual interviews with 5 married men. The FGDs and interviews with married men focused on men's views on women's social mobility, women's participation in extra-household activities and their economic independence, women's work burdens, women's sharing of the domestic workload with husbands, and women's participation in household decision-making (paper III). FGDs helped to collect contextual and dynamic views of men on the issues [61] since it allows for negotiation and interaction among study participants and was therefore suitable for understanding existing normative systems related to particular phenomena [57]. The data were analyzed using qualitative content analysis to categorize diverse views of different men on women's participation in SDIs [54].

Paper IV: This paper concentrated on women's experiences with SDIs as well as the barriers and possibilities for women's welfare through SDIs. It conducted in-depth individual interviews with married women participating in RMCs. The interviews included women's experiences with economic independence and marital equality, work burdens, marital conflicts, and exposure to DV in relation to their participation in SDIs. It also focused on women's expectations and motivations, their influence on husbands/family members, and the role of RMC and its staff. In-depth interviews were considered more suitable for collecting necessary data in constructing inductive theories or theoretical categories grounded in data [60]. On the other hand, data analysis followed constructivist grounded theory, as suggested by Charmaz [58].

The current author transcribed and read all the interviews included in the four papers. He read all the interview texts thoroughly and performed coding, categorization, and theme development (I-III) [54].

The qualitative content analysis used for the analysis of Papers I-III followed similar procedures. At first the interviews were transcribed into text. To formulate a gendered image of the design and practice of RMC (II), women's experiences with workload and marital violence in relation to the water crisis (I), and men's views on women's participation in SDIs (III), meaning units from the relevant interview texts were selected. Meaning units were the parts of interview text that contained content useful for answering the research questions. After that, the meaning units were condensed and labeled with codes. The manifest meanings of the interviews were developed through clustering several codes under categories. Finally,

the categories were abstracted for developing themes that provided the latent meanings of the interview and document texts (I-III) [54].

For the constructivist grounded theory used in paper IV, the author of this thesis also transcribed the interviews into text and then read the interview text thoroughly before conducting line-by-line initial coding of the data. During the process of initial coding, the codes were continuously compared with each other and among different interviews to comprehend their dimensions and properties. Afterward, focused codes were identified to represent the most significant initial codes for categorizing, abstracting, and synthesizing the theoretical categories [58]. The author also took memos that incorporated reflections/explanations of the categories that emerged.

6.5 Ethical considerations

The project proposal was approved by the Ethics Review Committee of Bangladesh Medical Research Council (BMRC) in 2008. All the studies were included in the application. The project adopted the WHO ethical guidelines recommended for research on violence against women [62]. In order to adhere to principles of autonomy, beneficence, no harm, and justice, the following strategies were adopted:

Autonomy: Participation in the studies was completely voluntary, and all study participants were informed about the study objectives, procedures, and their rights. Before conducting interviews, respondents were informed that there would be some sensitive issues included in interviews such as different aspects of their marital relations, conflicts, abuses, and sexual behaviors. They were also ensured that their answers would be kept confidential, and the information would only be used for study purposes. All the respondents were informed about their rights of being study participants. They were told that if they felt discomfort, they had the right to stop the interview at any time, or to skip any questions that he/she did not want to answer.

Anonymity and confidentiality: Interviews were made personally in a confidential place jointly selected by the study participants and the researcher. Confidentiality of data and anonymity of the respondents, their relatives, and others (like key informants) were ensured properly. Anonymity of the names of small neighborhood communities was also ensured. RMC and DTW study settings were not identified in any papers. All respondents were informed that their identities (e.g., name, village, etc.) would not be identified in any report of the study. None of the papers used the original names of study participants. If the interview was recorded with the verbal consent of respondents, these records are only available to the researchers, and upon completion of work, they will be destroyed.

Beneficence: The study participants might not directly benefit from participating in the studies. However, they had a chance to share their life stories, views, and difficulties with a trained interviewer (social work graduates), which could help them

to rethink their lifestyle, rights, and obligations.

No harm: No specific harm was associated with the studies, except that participation could result in some feelings of uneasiness or discomfort, since participants were asked to share their difficulties within marriage. In some cases, a trained female interviewer conducted in-depth interviews with the female study participants on some sensitive issues. This helped to reduce study participants' feelings of discomfort/uneasiness. To avoid further family difficulties, the interviews were conducted with professional care by hiding the topics of discussion from other family members. This minimized the risk of women's further difficulties. In general, all sorts of cautionary arrangements, including the above mentioned, were maintained to ensure confidentiality and the dignity of all study participants so that the informants did not feel insulted or shameful during the course of interview. Local DV support services were introduced to the interviewed women if they wanted help and support in the future. They were asked, particularly abused women, if they wanted support from any social welfare agencies. Local women welfare services operating as part of the department of women affairs were also presented to these women, if they wished to seek help in the future.

Justice or empowerment: All participants were treated equally, and to some extent, they were encouraged to be empowered. Sharing personal stories with trained social workers could help them to identify their strengths in order to enhance their economic independence and dignity. Providing information related to DV support services could potentially empower abused women to take legal action as well as to seek professional help and support.

7 MAIN FINDINGS

7.1 Gendered design and practice of development initiatives

Design and practice of DTW project (paper I)

The analysis of paper I indicated that the DTW project was gender-biased since it emphasized men's irrigation water while ignoring women's domestic water needs. DTW was a groundwater development project implemented in the study village in order to intensify its agricultural production. Groundwater was the main source of water for both domestic and agricultural uses. There were three means of lifting groundwater in the area: deep tube wells (DTWs), shallow tube wells (STWs), and hand pumps. DTWs and STWs are motorized and mainly operated for irrigation, while labor-intensive hand pumps are used for domestic purposes. The DTW project emphasized on lifting groundwater from deep aquifer by motorized irrigation pumps, but this has resulted in drying out shallow hand pumps in the dry season. Data provided by key informants revealed that although both DTW and STW water was available year round, only a few hand pumps could draw water in the dry season because of a lowering of the groundwater table. Regarding the traditional gender division of labor in rural Bangladesh, men used water for field-based agriculture, while women used water for domestic and home-based productive purposes. Key informants claimed that DTWs were often installed far from their homes. So, DTWs implicitly facilitated men's irrigation water needs, while women faced domestic water shortages during the dry season.

Design and practice of RMC project (paper II)

The analysis of paper II also showed that both the design and practice of RMC abstained from a sufficient level of gender sensibility. Though RMC generally emphasized women's participation in SDIs, it generally maintained male privilege as well as women's traditional subordinated positions within the family and society.

Policies: The SDI emphasized women's participation in income-earning activities. The central aim of such participation appeared to be household poverty reduction. But it lacked an explicit focus on women's economic independence and autonomy in a patriarchal society. In order to 'reduce household poverty', women are encouraged to participate in SDIs. The SDI followed a 'family centered approach' where individual women's strategic needs, e.g., agency and autonomy, are ignored. The SDI implicitly assumes that increasing overall income and resources of the family will automatically and equally benefit its members. The SDI also 'maintained traditional gender construction', as it 'reinforced women's traditional family and child care responsibilities'. Men are not encouraged to participate in issues of family health, water, sanitation, family planning, maternity and child care, food and nutrition.

In general, the SDI appeared to be quite ignorant about the significance of the transformation of a traditional patriarchal family/society into a gender-equitable family/society.

Practices: In general, the field staff lacked gender-transforming practices. The social workers ‘lacked knowledge of gender issues’, as they were hardly aware of the widespread gender inequality and violation of women’s human rights in Bangladesh and elsewhere. Many social workers maintained very ‘conservative views toward women’, as they believed that ‘women are good for homemaking chores’. Social workers ‘lacked gender sensitive skills and competencies’. They hardly attended trainings on gender or gender mainstreaming. Social workers reinforced ‘traditional gender constructions’. They ‘boosted gender stereotypes practices’, since they suggested that women participate in home-based ‘feminine-type’ income-generating activities. They also ‘feminized family health care and birth control’, as they mostly stressed for women to bear these responsibilities. Many social workers also ‘misrepresented women’s participation in SDIs’ as well as ‘abused women’s traditional sociocultural positions’ for ‘improving their job/office performances’. Loans given to women are mostly controlled by their husbands. However, social workers were not careful about this behavior; rather, they gave more importance to showing ‘women’s participation in SDIs in their official documents. They also ‘took advantage of women’s traditional subordinated positions’. To the social workers, it was easy to abuse women to recover the loans.

Social workers ‘maintained male privilege’ throughout their professional services. Instead of empowering women, they ‘sustained patriarchal domination’ as they would suggest to women that they obey their husbands. The SDIs were also seen to be male-dominated organizations since only a few female social workers (4 out of 12) were engaged in RMCs.

7.2 Women’s experiences with SDIs

Women’s experiences with DTWs (paper I)

There was a gender division of labor related to the use of water. Women were the main persons responsible for carrying out domestic water-related works such as cooking, utensil cleaning, house cleaning, laundry, drinking water collection, livestock watering, home gardening, etc. On average, a woman spent 7 hours and 25 minutes daily in domestic water – work, while men spent only 19.2 minutes. Women’s water needs were related to their gendered domestic responsibilities, including productive use of water at home, while men’s water needs were mostly related to irrigation. Men’s irrigation water was supported by motorized DTWs, while women had to rely on hand pumps for domestic and productive uses. In the dry season, women experienced a shortage of water from hand pumps. In all, 44.4% households experienced domestic water shortage, while domestic water collection time was increased for women by 55.1%. Women had to walk far to collect domestic water daily. It appeared that water-stressed women had to spend, on average, an extra 37.4 (range 14 – 90) minutes daily for domestic water collection from distant wells (see Figure 2). Of the women, 15.1% reported that they faced severe difficulties managing other obligations due to the water crisis.



Figure 2: Women walking to distant wells (paper I).

Since irrigation water from DTWs remained available year round, men were not directly affected by the seasonal water crisis in the area. But, it did increase women's overall workload and 'challenged them to fulfill their gendered household obligations'. According to traditional cultural norms, 'women were obliged to unconditionally obey their husbands' in northwest rural Bangladesh, while they needed to show obedience through performing their gendered household obligations on time. Under any condition, women were 'expected to manage time' in relation to fulfill homemaking chores.

The study showed that seasonal domestic water shortage not only increased women's workload and difficulties in managing homemaking chores, it further increased the risk of wife abuse in the area. As a method of punishment, wife abuse appeared to be 'normative' under certain circumstances, such as if the wife failed to perform household obligations on time.

Women's experiences participating in RMCs (paper IV)

Paper IV indicated that women experienced both positive and negative consequences of participating in the SDP for their economic independence, workload, and exposure to DV. Women engaged in membership with village-level organizations (working groups – rural mother center) and were supported with loans and training. Membership generally created opportunities for women to be economically independent through earning an income.

Negative consequences: Women's participation in RMCs largely 'reinforced their traditional subordinated positions'. Married women lacked control over their loans. Women re-

experienced ‘male breadwinnership norms’, as loans were inevitably used and controlled by their husbands. As formal loan borrowers, women had to bear the repayment obligations. Instead of economic independence, ‘women became more economically dependent’ on their husbands. These women also experienced ‘overburdens of workload’ as they had to provide unpaid family labor toward their husbands’ income-generation schemes, e.g., livestock rearing. Besides ‘male loan controls’, women also experienced ‘male misuse of loans’ as well as ‘conflict with husbands’ regarding the use of loans and their repayment. In some cases, women experienced ‘marital conflicts turning into an escalation of their vulnerability to DV’.

Positive consequences: A few women experienced ‘transformation of their traditional gender positions’ in relation to participating in the SDIs. These women experienced a ‘transgression of traditional gender norms’ as controlled and used the loans to earn an individual income. There were also women who were able to move outside of their home boundaries and participate in socioeconomic activities to earn an individual income. Women acquired ‘household co-breadwinner status’ and contributed to the family economy. Women also experienced ‘economic independence and dignity’ within both their family and society. They also experienced ‘supportive family relations’ where they were able to ‘share domestic workloads with husbands and other family members’. By contributing to the household economy, women also experienced ‘respect, inspiration, and co-operation’ from husbands and maintained relatively ‘harmonious relations – generally free from DV.’

7.3 Barriers to and possibilities for women welfare

This thesis explored multiple barriers to and possibilities for promoting women’s welfare in relation to their participation in the SDIs in northwest rural Bangladesh. The findings indicated that there were social structural, community-based organizational, and familial barriers to women’s welfare through SDIs. On the other hand, the thesis also revealed individual- and relationship-level possibilities for women’s welfare from participating in the SDIs.

Barriers to women welfare (paper I – IV)

Societal male privilege: The studies suggest that ‘societal gendered norms where men are privileged over women’ like ‘household male breadwinnership’ and ‘women’s confinement to home boundaries’ largely diminished the potential of women to be economically independent from participating in SDIs (paper IV). Since traditional gendered norms expected men to be the household breadwinners, the loans given to women were largely controlled and used by their husbands (paper IV). Women were also restricted to control and use the loans for earning an income since traditional purdah norms (veiled seclusion of women) stressed that ‘women should be confined to the home’ with domestic chores (papers III & IV).

Societal gendered norms also suggested for ‘women to be obedient to their husbands’ (papers I & III), while women tried to obey their husbands by timely performance of all home-based

production and homemaking tasks, as demanded by their husbands (paper I). This is a traditional gender norm emphasizing ‘male guardianship’, which not only diminished women’s economic potentials but increased their work burdens in relation to SDIs (paper IV). As household guardians, traditional gender norms also provided husbands with the ‘normative rights to abuse wife’ under certain circumstances, e.g., when a wife failed to perform her gendered obligations on time (paper I). The studies indicated that women were likely to be abused by husbands regarding their perceived failure to fulfill gendered obligations, which was influenced by the overburden of the workload from the SDIs (papers I & IV).

Gender-blindness in the community-based development initiatives: The thesis also revealed that a lack of gender sensibility of the community-based SDIs generally increased women’s work burdens without possibility for their economic independence (papers I & IV). Apparently, motorized DTWs facilitated men’s irrigation water needs but increased women’s workloads in relation to the domestic water shortage in the dry season (paper I). Gendered groundwater development in the village also ‘challenged women to fulfill their household obligations in time’, resulting in an escalation of their vulnerability to DV (paper I).

The thesis indicated that a lack of gender sensibility in both the design and practice of RMCs (paper II) is also likely to be responsible for widespread ‘reproduction of women’s traditional subordinated positions’ through participating women in the SDIs (paper IV). To a larger extent, social workers allowed their husbands to control the loans given to women (paper IV). They also suggested that the participating women be obedient to their husbands (paper IV).

Spousal inconsiderate and dominating behaviors: The findings revealed that a husband’s lack empathy and consideration increased sufferings of women from the overburden of workloads, as influenced by the seasonal domestic water shortage in the area (paper I). These husbands hardly realized the difficulties women had to face in relation to collecting daily domestic water from distant wells (paper I). There were husbands who also used DV as a method of punishment when the water crisis challenged women to fulfill homemaking tasks (paper I).

With regard to their participation in RMCs, women also suffered from ‘male loan control’ as well as ‘male misuse of loans’ (paper IV). Women experienced ‘increased stressed and spousal conflicts’ as they were formally responsible for repaying the loans (paper IV). Since husbands controlled/used most of the loans, women became more economically disempowered since they had to rely on their husbands to pay back the loans (paper IV). ‘Male misuse of loans’ further increased ‘spousal conflicts’, which often resulted in DV (paper IV).

Possibilities for women welfare (papers III – IV)

Creating opportunities through community-based SDIs: The results indicated that SDIs have generally opened up the doors for women to participate in income-generating activities

outside the home boundaries (IV). SDIs created opportunities for women's economic independence, though many of them were unable to utilize these opportunities (IV). The thesis revealed that 'forming female working groups in the village/community' and 'offering loans and trainings' created some opportunities for women to take part in development.

Women's self-confidence and motivation: Despite societal male privilege, gender-blind SDIs, and inconsiderate family relations largely maintaining women's traditional subordinated positions, this thesis identified that a few women were able to transgress their traditional gendered identities through SDIs (paper IV). It appeared that 'women's self-confidence and strong motivation' to earn an individual income played an important role in their transformation from typical full-time housewives to 'economically independent' household co-breadwinners (paper IV). Women's 'strong desire to increase family income and health' as well as to end family poverty influenced the women most to control and use the loans by themselves to earn an individual income (paper IV). The studies also demonstrated that women's awareness, sense of dignity, and motivation to be economically independent also played significant roles in the transformation of women's traditional gendered positions (paper IV).

Considerate husbands and supportive family: Though historically men used to uphold very traditional views toward women's participation in SDIs, it was revealed that there were a few men who supported women's employment, income, independence, and husbands helping with homemaking chores (paper III). The results showed that the liberal attitudes and supportive behaviors of these husbands, as well as assistance from other family members/children, positively influenced women's journeys toward economic independence through participation in SDIs (paper IV). 'A good husband' not only inspired women to actively participate in income-generating activities outside the home boundaries but supported the 'women with self-confidence and motivation' to challenge other familial and societal level gendered barriers, e.g., purdah norms (paper IV). 'Sharing of domestic workloads with husbands and other family members' also enabled the participating women to manage work-family balance with a reduced level of stress (paper IV). It was also indicated that a considerate and supportive husband contributed to women maintaining a harmonious family relation (paper IV).

8 DISCUSSION

8.1 Discussion of key findings

This thesis focused on gender characteristics of a groundwater development project (Deep Tube Wells – DTW) and a women-focused socioeconomic development project (Rural Mother Center – RMC); women’s experiences in economic independence, the burden of work, and domestic violence (DV) concerning these socioeconomic development initiatives (SDIs); and barriers to and possibilities for promoting women’s welfare through these SDIs. Table 2 gives an overview of the findings in relation to the research questions.

Table 2: Key findings in relation to the research questions

Research questions	Papers	Projects	Key Findings
1. How is gender reflected in the design and practice of SDIs?	I & II	DTWs and RMCs	<ul style="list-style-type: none"> - Men use water for field-based irrigation while women use it for home-based productive/domestic purposes. - Motorized DTWs installed around agricultural field (far away from home) and facilitated men’s water needs - Women relied on labor-intensive shallow hand-pumps - Irrigation water became available all year round while there was a seasonal crisis/shortage of domestic water - RMCs apparently emphasized women’s participation in income earnings but implicitly maintained male privilege - The SDI maintained traditional gender and reinforced women’s home-based family/child care responsibilities - It lacked gender transformative policies and staff members (social workers) lacked gender sensible attitudes, knowledge, and competencies for promoting women’s welfare - Social workers reinforced women’s subordination
2. What are women’s experiences with SDIs in terms of their economic independence, workload, & DV?	I & IV	DTWs and RMCs	<ul style="list-style-type: none"> - Many households faced seasonal domestic water crisis - Women had to walk to distant wells for domestic water - Water crisis increased women’s burdens of workload - Women faced difficulties to fulfill household obligations - DV occurred due to not performing homemaking chores in a timely manner - RMCs provided women with loans and skill trainings - It generally created income opportunities for women - Many women further became subordinated, as loans were mostly controlled and used by their husbands - Women’s workload increased without economic gains - Male loan misuse increased women’s repayment stress - Increased marital conflicts regarding loan use & control - DV occurred as a result of male loan misuse & conflicts - A few women were able to transgress their traditional gender positions: used the loans and earned an income - Increased economic independence and marital equality - Able to share domestic chores with husband & children

Table 2 (continued): Key findings in relation to the research questions

Research questions	Papers	Projects	Key Findings
3. What are the barriers to and possibilities for promoting women's welfare through SDIs?	I – IV	DTWs and RMCs	<ul style="list-style-type: none"> - Societal traditional gender norms (male privilege – male household breadwinnership and guardianship) restricted women's potentials to be empowered through SDIs - Male normative right to abuse wife (social acceptance of DV) influenced women's exposure to DV regarding SDIs - Lack of gender sensibility in the design and practice of SDIs largely reinforced women's subordinated positions - Spousal inconsiderate and dominating behaviors further increased women's sufferings from work burdens and DV - Women's sense of dignity, motivation, & self-confidence influenced their transformation, economic independence - Supportive family environment & considerate husbands facilitated women's independence, dignity, and safety

SDIs maintained male privilege

The findings indicated that both DTWs and RMCs implicitly maintained societal male privilege in northwest rural Bangladesh. Apparently, both the projects were placed on the axis of patriarchal gender norms where men were prioritized over women. The DTW-based groundwater project reproduced typical gender inequality in the study village. According to traditional gender norms in rural Bangladesh, men mostly used water for field-based irrigation while women used water for home-based domestic and productive activities [63]. The study showed that motorized DTWs supported men's irrigation water needs all year round, while women's water needs went unaddressed. Labor-intensive shallow hand-pumps were installed for supporting home-based water needs, many of which ran dried seasonally.

RMC also lacked adequate gender sensibility. Though the project aimed to be women empowering, it hardly had any gender-transformative potential. The thesis indicated that RMC incorporated women into socioeconomic activities for household poverty reduction, but it largely ignored their strategic gender needs, e.g., economic independence and welfare. By design and practice, RMC simply proposed increasing women's socioeconomic responsibilities, while it left unquestioned their traditional subordinated positions. The services of social workers illustrated their inadequate knowledge and skills on gender and women's welfare, which further reinforced female subordination through the SDI. The issues of women's economic autonomy and freedom from patriarchal oppression were not only overlooked by the RMC implementing staffs (social workers), many of them suggested to RMC participants that they should obey their husbands through earning an income from home-based income-earning activities (e.g., poultry raising, handicrafts, etc.) and accomplishing all domestic chores on time. The studies noticeably revealed that both the policy strategies and the services of social workers predominantly reproduced traditional gender norms in rural Bangladesh.

According to the standards of gender-sensible development intervention proposed by Naila Kabeer [18], DTW and RMC typically followed ‘gender-blind’ and ‘gender-neutral’ approaches, respectively. DTW was gender-blind since the groundwater development did not take into account men and women’s gender-specific water needs, and therefore it naturally incorporated the prevailing gender inequality in society, where women’s interests went unaddressed. RMC could be described as gender-neutral, since it targeted women not to challenge existing gender inequalities, but rather intended to use female labor for poverty reduction by maintaining traditional male privilege, and gendered distribution of resources and responsibilities.

Although socioeconomic development interventions are supposed to promote human wellbeing, equality, and justice [12, 64], findings from previous studies based in South Asian countries – Ireland, Bolivia, Tanzania, and Mexico – also indicated that traditional SDIs may inevitably subordinate women’s positions in a systematic way [25, 65-68]. The current thesis also revealed that both the design and practice of SDIs may not only be likely to be shaped by the existing gender norms of a society; these social institutions may reproduce gender inequality by incorporating existing gender biases. The design and practice of both the SDIs could be seen as distinct fields of gender construction where distribution of resources, responsibilities and authorities mostly disfavored women in a systematic way. In short, the current thesis indicated that, in the absence of careful gender planning and gender-sensible professional competencies, any SDIs may possibly become the official breeding ground for doing gender biases/male privilege.

Women experienced further subordination

Regarding the gendered implications of DTW and RMC, the current thesis revealed that many women experienced further subordination to men in terms of their workload, economic dependency, marital conflict, and exposure to DV. The DTW project hardly addressed women’s home-based water needs, though many households faced domestic water shortage in the dry season. As a gendered household obligation, women had to walk to distant wells to collect domestic water. The thesis indicated that the DTW project not only increased women’s overall workload but challenged their possibilities of carrying out homemaking obligations, increasing their risk of being exposed to DV as a punishment for failure.

Though the female-focused RMC project offered income-earning opportunities for women, it also appeared to increase their workloads without their actually gaining economic independence. In many cases, the loans given to women were controlled and used by their husbands, while the women had to work hard to carry out the income-generating activities. Women also experienced economic disempowerment, as they became more dependent on their husbands in order to repay the loans. Besides male loan control, many women experienced male misuse of the loans. Though men used/misused the money, women still had the loan repayment obligations, which increased their marital conflicts with husbands, which sometimes escalated into DV.

Several previous studies identified similar negative consequences of SDIs on women. The above findings of this thesis are consistent with those of other studies conducted in Bangladesh [41] and Honduras [69], which indicated that women's participation in SDIs mostly fulfilled male credit needs. Previous studies based in Bolivia, Malaysia, and Tanzania also indicated the possibility that SDIs could increase women's workloads as they engaged in extra-household developmental work while maintaining traditional norms [67]; there were also marital conflicts and issues of vulnerability, as men sometimes used violence in order to force the women to borrow the loans [15, 68]. However, the qualitative findings from this thesis systematically uncovered these difficulties and the distress that women experienced in relation to the SDIs employing in rural Bangladesh.

Women also experienced independence and dignity

The thesis further revealed that there were dissimilar implications of the SDIs for women. Only a few women were able to transform their traditional gender positions by participating in RMC. These women were able to use the loans and training to earn an individual income, which increased their socioeconomic status within the family unit. Women's independent income earning apparently enhanced their marital equality, as they became co-breadwinners of the households. These women not only experienced economic independence and dignity, but gained respect from husbands and other family members. To some extent, these women were also able to engage their husbands in homemaking chores which supported their income-earning endeavors with reduced work stress. Women also experienced increased participation in household decision-making as well as safety from DV.

The above findings are also consistent with another body of previous studies conducted in Bangladesh and Malaysia that indicated women's participation in SDIs may increase their employment, socioeconomic status, and health-seeking behaviors [4, 5, 14, 70] as reflected in a reduction of their vulnerability to DV [39, 71]. The current findings further indicated that women's effective participation in SDIs may also increase their dignity and marital equality as husbands contributed by carrying out women's homemaking chores.

Barriers to and potentials for women welfare

The thesis indicated both barriers to and possibilities for women's welfare in relation to the SDIs in rural Bangladesh. It appeared that traditional gender norms reflected in male privilege (male breadwinnership and guardianship) as well as female subordination (women's confinement in the home and relegated to homemaking chores), lack of gender sensibility in the design and practice of SDIs, and spousal inconsiderate and dictating behaviors not only constrained women from enhancing economic independence through participating in SDIs but increased their workload burdens without any strategic benefits and the risk of being exposed to DV.

The study also indicated that the self-confidence of women as well as their strong motivation to earn an individual income for increasing family welfare, a sense of dignity and desire to be

economically independent, and a co-operative/supportive family relation may improve the chances of women to enhance their status, marital equality, and safety through SDIs. The thesis indicated that women's experiences with SDIs may be influenced by multiple societal-, community-, relationship-, and individual-level barriers and possibilities. It appeared to conform the propositions of ecological framework suggested by Heise [31]. According to the ecological framework, women's welfare (e.g., economic independence and dignity, workload burdens, and exposure to DV) can be understood from an integrated perspective connecting the individual, relationship, community, and societal factors [31]. This thesis also indicated significant connections among societal male privilege norms, gender sensibility of community-level SDIs, support and cooperation from family relationships, and individual self-confidence and motivation for comprehending women's experiences with welfare from SDIs (see Figure 3).

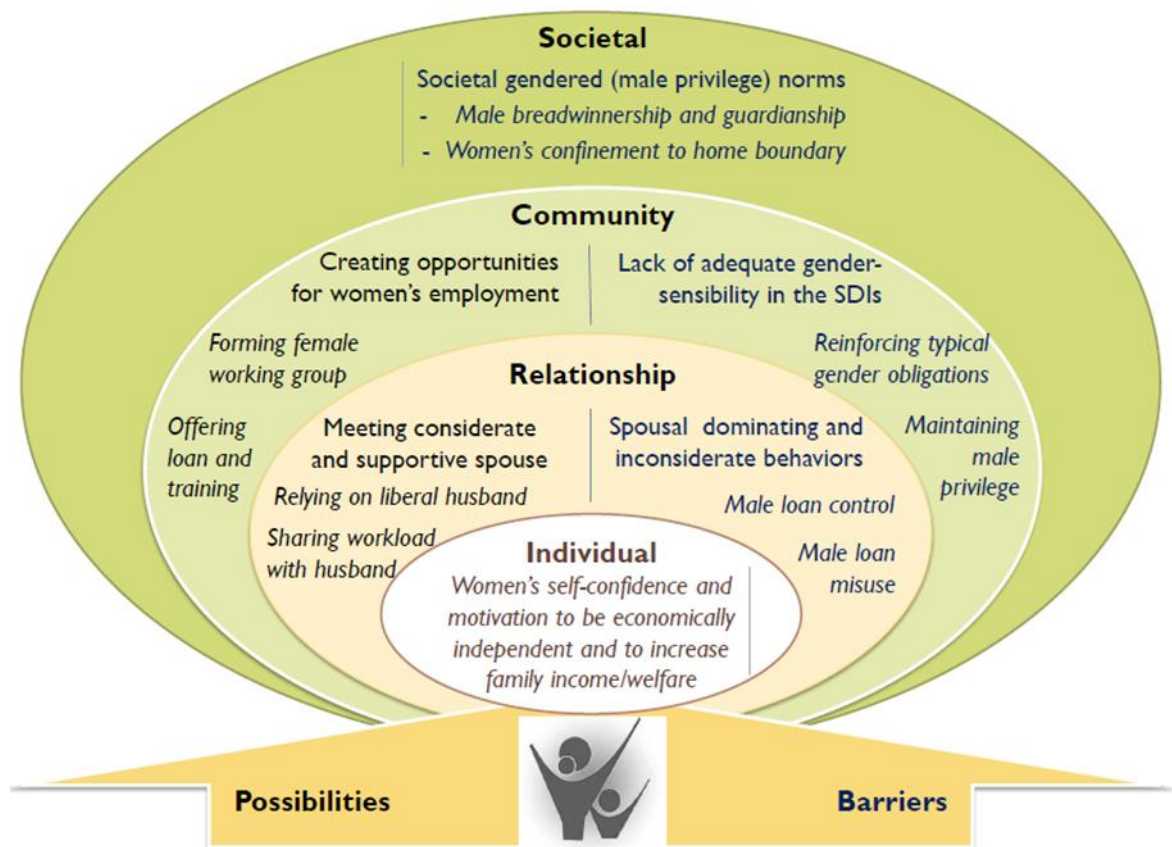


Figure 3: Ecological framework linking the barriers to and possibilities for women welfare through SDIs

The studies revealed that community-level SDIs have not only contributed to agricultural development and income generation in rural Bangladesh, it also created several opportunities for women to come out from home boundaries and to take part in the economic activities traditionally carried out by men. SDIs formed female working groups and provided women with training and loans, which could offer them the experience of individual income and dignity.

However, the thesis further revealed that societal-level, traditional gender norms constrained a large number of women from utilizing the community level opportunities created by SDIs in rural Bangladesh. It showed that many women were not able to control the loan since society considered men to be the breadwinners of households. With the interplay of societal norms of female subordination, SDIs further increased women's workload as well as exposure to DV since society accepted wife abuse under some circumstances, e.g., if the wife fails to perform their gendered obligations as asked by her husband, household guardian [72].

As a community influence, this thesis speculates that, in the absence of adequate gender sensibility, the design and practice of SDIs habitually incorporated the existing societal gender-biases. Hence, the reproduction of female subordination through SDIs was apparent as a regular social course. In general, both the SDIs reinforced female subordination. The thesis also identified that women were not homogenous regarding their capacity to utilize the community-level opportunities opened up through SDIs. Despite the lack of gender-sensible development strategies and widely prevalent societal male privilege norms, this thesis revealed that there were a few women who were able to transform their traditional gender positions. Women's self-confidence, a sense of dignity, motivation to be economically independent, as well as to promote family welfare were appeared to be the crucial individual level influences that enabled women to experience welfare from participating in SDIs. These findings might also be explained as viewed through an intersectional lens [45], which explained how the experiences of SDIs might be varied according to the level of women's individual characters.

The thesis further explored that relationship-level influences like spousal supports and cooperation played significant roles in the transformation of women's traditional gender positions from participating in SDIs. Although patriarchal social norms shaped the dominant masculinity in rural Bangladesh [6, 24, 73], consistent with the proposition of intersectional perspective [45] as well as other studies conducted in South Asian countries [25], this thesis revealed that there were variations among married/un-married men where a group of them, to some extent, maintained liberal attitudes toward women's empowerment. It appeared that women experienced economic independence and marital equality, as well as marital safety, from participating in SDIs when they were able to get the support and cooperation of their husbands. On the other hand, the thesis also indicated that spousal inconsiderate and dominating behaviors led to women being overburdened by workloads in relation to participating in SDIs. Women experiencing male misuse of loans became more vulnerable to marital conflicts and DV.

Considering the relationship-level influences on women welfare, the findings of this thesis are also consistent with another body of earlier studies based in the United States and Bangladesh, which revealed that women's marital sufferings might increase through their participation in formal economic domains when they maintain relations with conservative husbands as well as when their economic independence is likely to challenge male privilege within marriage [74, 75]. Moreover, the current thesis further indicates that a husband's

considerate and supportive behaviors can enhance women's experiences of welfare (independence, dignity, and marital safety) from participation in SDIs.

Despite the lack of adequate gender sensibility in both the design and practice of development approaches, the notable contribution of this thesis is that it clearly revealed how distinct women are able to transform their traditional gendered positions and also experience economic independence, dignity, marital equality, and marital safety, even when patriarchal societal norms use to constrain them from fully participating in the SDIs. The thesis revealed a vibrant a tension between prevailing societal gender norms and a few individual women's dreams to be economically independent, where it possibly indicates that individual actions can eventually override societal restrictions. This also indicates the potential for reconstructing gender through individual efforts if adequately supported by development interventions. Another important contribution of this thesis is that it identifies that these distinct women may easily experience transformation when they have considerate and supportive husbands.

8.2 Strengths and limitations

This thesis provides a comprehensive understanding of how SDIs may both positively and negatively influence women's welfare in a rural Bangladesh context. Previous studies hardly addressed the issues incorporating an ecological perspective. Hence, this thesis is one of the few studies integrating multiple societal, community, organizational, relationship, and individual influences, adopting both social constructionist and intersectional perspectives. The trustworthiness of qualitative data was ensured by focusing on their credibility, transferability, confirmability, and dependability [57].

Credibility refers to the extent that the study findings are valid and accurate. The present author, being the first author as well as the PI of all four studies, had prolonged engagement with all the study settings, which provided very rich and credible data to comprehend all the study issues. The credibility of data was also ensured as the preliminary findings of all studies were discussed in peer debriefing sessions with local colleagues and research students/assistants in Bangladesh, who assisted managing the fieldwork and data collection in different occasions. The findings were also discussed in regular meetings and consultations within the research group. These debriefings enhanced the credibility of data since they ensured the contextual, theoretical, and analytical triangulation of the findings.

Transferability of study findings refers to the extent that the findings are relevant to other contexts. Prolonged engagement with the study settings provided the current author the opportunity to develop a very good understanding of the settings. The studies were conducted in different sub-districts throughout almost 10 years of engagement with villages. This helped the author to understand the context adequately and to provide rich descriptions of the context and to compare findings with other studies to demonstrate how the current findings can be applicable in similar social contexts.

Confirmability indicates to what extent the study findings are represented by the participants' information. All of the studies adopted a flexible study guide in order to collect exhaustive data and to give voice to the study participants. All codes and categories were confirmed by consulting multiple participants' data. Prolonged engagement with the study settings provided opportunity for the author to develop a familiar, spontaneous, and flexible relationship with key informants as well as with common people in the study villages. The systematic data analysis procedures that followed, i.e., qualitative content analysis and constructivist grounded theory, also helped to document and provide accurate images of respondents' interviews.

Dependability is about the researcher's ability to account for things happening during the research process through a detailed description (audit trail) of the emergent design and the methodological decisions made. These decisions were discussed within the research group (international research team members), with members of the group having academic backgrounds in gender, global health, health economics, and clinical psychology. One of the co-authors also participated in fieldwork for a limited period to be familiarized with the study settings.

Although the thesis provided very rich and credible data, which may be transferable to similar sociocultural contexts, there are some limitations. The studies only took into account two SDIs, namely DTW and RMC, and both of them followed gender-blind or gender-neutral development strategies, and did not provide data on how women experience gender-sensitive SDIs in a patriarchal social context. Paper I only incorporated experiences of water-stressed women and did not take into account the experiences of women who were not affected by water crisis. Paper IV focused on women who had strong motivation to be independent and could have benefitted from also incorporating men's and other family members' views and experiences.

8.3 Future research directions

Future research should incorporate different types of SDIs. To explain how the design and practice of SDIs may influence women's experiences with welfare, it is important to purposively include all types of SDIs that adopt all gender-blind, gender-neutral and gender-transformative strategies, respectively. Future research should also focus on diverse and cross-cultural sociocultural contexts so that it can efficiently reveal the implications of societal-level influences on women's welfare through SDIs. Ethnic minority communities, particularly matrilineal communities like *Garo* and *Khasi*, should also be included in future fieldwork. In relation to the propositions of ecological framework, the tension among societal, community, relationship, and individual influences should also be comprehensively addressed in the future studies. With regard to this, future studies should focus on the SDI experiences of women who have strong motivation to be independent but fail to meet considerate husbands, income-earning women who challenge male family authority, and income-earning women who are dominated by male family authority. Future research should also learn more from male experiences concerning women's participation in SDIs.

8.4 Policy and practical implications

This thesis demonstrated significant policy and practical implications for promoting gender equality and women welfare in rural Bangladesh. In the context of a patriarchal normative system, this thesis provides an adequate understanding of how SDIs could be used for enhancing women's economic independence, dignity, and harmonious family relations. The thesis indicated that women's sufferings might not only be related to the patriarchal social structural mechanism, but probably in the ways that SDIs were designed and practiced. The thesis may have particular policy and practical implications, as suggested for the SDIs as follows:

- The thesis urges adequate gender sensibility in all SDIs, whereas a gender-sensitive development must take the contextual societal-level gender norms into account. The practical gender needs of women (and men also) should be included in all SDI strategies.
- The thesis also suggests that any female-focused SDIs should tactfully integrate gender-redistributive strategies. The SDI staffs should also be provided with training on gender mainstreaming so that they can attain gender-transformative skills and competencies. In other words, both the policy and practice strategies of SDIs should comply with even distribution of resources, responsibilities, opportunities, and power between the genders.
- The SDIs should also initiate programs for changing people's gendered attitudes toward women's socially constructed identities, difficulties, and human rights. SDIs may also incorporate strategies in order to sensitize traditional men so that they may willingly give up male privilege and undertake certain responsibilities to attain broader gender equity. In order to change men and boys, SDIs should use local 'male ambassadors'— the men who maintain reasonably liberal views on women and their efforts for enhancing economic independence. There should be a mechanism within the SDIs so that liberal men can serve as 'role models' to inspire other men and boys in the locality.
- SDIs should also initiate community mobilization where all people may have a chance to participate in debates and discussion regarding traditional gender construction as well as the importance of equitable and harmonious gender relations. In other words, it is important to identify sociocultural strategies (e.g., using forum theater, cultural programs, etc.) on how to challenge the existing gendered normative system in Bangladesh.
- Besides community-level actions, there should be initiatives to inspire individual women so that they are able to realize the worth of their economic independence, dignity, and marital equality. SDIs may also seek a mechanism for rewarding women at a grassroots level. In order to inspire other women and men, for instance, SDIs may recognize community- or village-level

‘woman of the year’– the most successful woman who is able to transform her gendered position as well as to realize her dreams of being independent.

- Men and boys should also be encouraged through community-based SDIs so that they can understand how women’s empowerment can also benefit them equally. The interviews with men (III) indicated that masculine stress from being single household providers might be reduced when women take financial responsibility, which may also ensure harmonious family relations. In other words, women’s empowerment may not only benefit women but also men, family members, and society as a whole.
- The state mechanism should also take a significant responsibility for addressing the structural inequalities between women and men. Legislative reformation/measures should be undertaken in order to challenge the existing gender biases in all social institutions.

9 CONCLUSION

In the context of rural Bangladesh, this thesis provides a good understanding of how SDIs may influence women's welfare. It appeared that both the design and practice of SDIs were constituted on an axis of patriarchal normative system widely prevalent in rural Bangladesh that not only constrained women from enhancing their welfare but increased their subordination to men in a systematic way. Though the SDIs outwardly appeared as women-empowering, they generally lacked adequate gender sensibility. SDIs inevitably expanded women's responsibilities for poverty reduction but maintained male privilege. This gender blindness in SDIs perhaps resulted in unintended consequences for women as they experienced workload burdens, economic disempowerment, and exposure to DV.

Specifically, women experienced male loan control, male misuse of loans, overburdens to workload without economic gain, economic dependency on husbands, loan repayment stress, marital conflicts over loan use/misuse, and exposure to DV. However, it also appeared that a few women were able to use the loans and trainings to earn an individual income that enhanced their autonomy, dignity, and marital equality, as well as their avoidance of DV. The thesis indicated that traditional gender norms reflected in male privilege as well as female subordination, lack of adequate gender sensibility, and spousal inconsiderate and dominating behaviors contributed to reproduce women's subordination through SDIs. On the other hand, it appeared that self-confidence and a strong motivation of women to earn an income to improve family welfare, a sense of dignity and desire to be independent, and spousal support may influence the potential of women's welfare by participating in SDIs.

It should be noted that women's arbitrary participation in SDIs may bring more troubles. SDIs require adequate gender-sensible strategies. Despite the negative consequences associated with typical SDIs, women's participation in development initiatives appears to be very important for promoting their welfare in rural Bangladesh. The notable contribution of this thesis is that it revealed how distinct women are able to transform their traditional gendered positions even though prevailing patriarchal norms constrain their development. It also indicated that these women may easily experience their transformation to be financially empowered when they are able to meet considerate and supportive husbands.

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CONFLICT OF INTERESTS

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The cover-page background picture is adapted from the website of an organization “FRSD NG - Helping Hand for Human” <<http://frsdngo.org/women-empowerment.php>>. This widely used picture is also appeared in the websites of “Center for Save the Victim” <<http://www.csvbd.org/>>, CB Lanka Microcredit Ltd <<https://web.facebook.com/duliprabash/>>, Grameen Foundation, “Microfinance in South Asia: Current Challenges and the Way Forward” <<https://grameenfoundation.wordpress.com/2011/01/07/microfinance-in-south-asia-current-challenges-and-the-way-forward/>>, and ASA, Bangladesh < <http://www.asa.org.bd/>>.

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